

The Reality of Social Responsibility and Its Impact on Enhancing Customer Trust: An Applied Study at Al-Rashid Bank

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The research aims to study the cognitive foundations of both social responsibility and customer trust, with an indication of the impact of the bank's commitment to its social responsibilities in enhancing customer trust, and a basic hypothesis has been proposed as follows: The bank's commitment to social responsibilities can help enhance customer trust. Emerging from this hypothesis are the following sub-hypotheses: (1) The bank's commitment to the dimension of economic responsibility helps to enhance customer trust; (2) The bank's commitment to the dimension of legal responsibility helps to enhance customer trust; (3) The bank's commitment to the dimension of moral responsibility helps to enhance customer trust; (4) The bank's commitment to the human responsibility dimension helps in enhancing customer trust. The research sample is represented by a group of workers in Al-Rasheed Bank, from administrators, financial analysts, accountants, and auditors, for the financial year ended 31/12/2019. To achieve the goals of the research and test its hypotheses, a questionnaire was designed and prepared for this purpose with the use of a set of appropriate statistical methods such as the arithmetic mean, standard deviation and T-test for each sample, to determine whether there is a positive impact in enhancing customer trust in the bank and the services it provides.

Key words: *Social Responsibility, Customer Trust, Customer Loyalty, Bank.*



Introduction

The assessment of the financial sector organisations never again relies entirely upon their benefits, and those establishments are never again subject to building their notoriety on their budgetary positions as they were. Current ideas have risen that help to make a workplace fit for managing the fast advancements in the monetary, mechanical and authoritative viewpoints over the world. The most unmistakable of these ideas is the idea of social duty, and the job of banking establishments has gotten essential in the advancement procedure, which has been demonstrated by the accomplishments of cutting edge economies right now, I likewise understood that they are not separated from society, and I forewarned about the need to extend their exercises to incorporate what is Many beneficial exercises, for example, the worries of society and the earth, where social obligation has become a space and a huge territory of significance at all levels and neighborhood areas and has gotten elevated level consideration by business associations since they work to improve the way of life and raise them, and in this manner, the way toward assessing the financial sector is never again just constrained to the number of benefits accomplished every year, as the financial sector's endurance, quality, congruity, and development are gotten from society. The stores of the financial sector, its customers and benefits are its principal wellspring of that society.

Methodology Research

Research problem

In the early fifties of the last century, a strong trend appeared, especially in capitalist societies, calling for the necessity of institutions 'commitment to the society in which they operate. That the institution performs the direction of the social problems arising from the performance of these activities in the sense that the management has become obliged to recognise social responsibility along with its economic responsibility and its relationship to enhancing customer trust, and from the above, we can ask the following question: What is the extent of the banking institution's commitment upscale performance of social responsibility towards the community, and whether an impact in enhancing customer trust?

Research Importance

The importance of the research shows that it sheds light on an important aspect of the work of the Iraqi banking corporation, which is social responsibility and the role assigned to it by society, and to identify the degree to which it can affect customer trust towards the bank and the services it provides compared to what competitors offer.

Research objectives

The research aims to study the knowledge bases for each of the social responsibility and customer trust, with an indication of the impact of the bank's commitment to its social responsibilities in enhancing customer trust, as this commitment is one of the requirements of the modern business environment and the accompanying changes and it can help in enhancing customer trust and thus obtaining customer loyalty For the banking institution.

Research Hypothesis

The research is based on a basic hypothesis that: (The bank's commitment to its social responsibilities can help in enhancing customer trust), and the following sub- hypotheses emerge from this hypothesis: (1) The bank's commitment to the dimension of economic responsibility helps to enhance customer trust, (2) The bank's commitment to the legal responsibility dimension helps to enhance customer trust, (3) The bank's commitment to the moral responsibility dimension helps to enhance customer trust, (4) The bank's commitment to the human responsibility dimension helps to enhance customer trust.

Research Sample and Statistical Methods

The research sample is represented by a group of individuals in Al-Rasheed Bank / Diwaniya branch (16), including administrators, financial analysts, accountants, and auditors, for the financial year ended 31/12/2019. To achieve the research goals, a questionnaire was prepared specifically for this purpose. The truth of the questionnaire was confirmed and proven, then distributed to the members of the research sample. Likert Scale was used to answer the questionnaire paragraphs based on the following values: Strongly agree (5) points, agree (4) points, neutral (3) points, disagree (2) points, disagree Strongly (1) points, and the mean of the responses of the study sample individuals for each paragraph was classified as follows: Less than (3) low, from (3.1-4) average, (4) and above is high.

The apparent honesty of the tool or questionnaire was also verified after developing the initial form and displaying it by several faculty members in Iraqi universities, to ensure its coverage of the basic aspects of research and the clarity of its paragraphs, their suitability and their affiliation with the field that they were prepared to measure, and to ensure the consistency of the research tool, the Alpha Cronbach test was used (Cronbach Alpha) to verify the homogeneity or internal consistency of it, where the value of the Cronbach Alpha coefficient for the study variables ranged between (0.85 - 0.88), and this means that there is a large degree of credibility in the answers, and table No. (1) shows the most prominent results of this test.

Table 1: Reliability coefficients for the search instrument according to the internal consistency method

Coefficient of stability	The number of paragraphs	the field	No.
0.88	5	The bank's commitment to the dimension of economic responsibility helps to enhance customer trust.	1
0.86	5	The bank's commitment to the dimension of legal responsibility helps to enhance customer trust.	2
0.87	5	The bank's commitment to the ethical responsibility dimension helps to enhance customer trust.	3
0.85	5	The bank's commitment to the dimension of humanitarian responsibility helps to enhance customer trust.	4
0.87	20	Overall average	

Source: Prepared by the researcher.

The sample can be distributed according to demographic characteristics, as shown in table (2).

Table 2: Analyze the demographic characteristics of the individuals in the research sample

percentage	Frequency	Category	variable	No.
20%	10	40 years and under	Age	1
50%	25	41-50 years old		
30%	15	50 years and over		
80%	40	Bachelor's degree	Qualification	2
20%	10	M.A.		
22%	11	5-10 years	Years of Experience	3
30%	15	11-15 years		
48%	24	Over 15 years old		

Source: Prepared by the researcher.

It is evident from the following table (2):

1. 20% of the members of the research sample were less than 40 years old, and 50% of them were aged 41-50 years. Either the remaining members of the research sample were over 50 years old.
2. The percentage of holding a bachelor's degree from the members of the research sample reached 80% and the master's 20%, which indicates that the members of the research sample are qualified to understand the topic and the relationship between its variables, which helps in reaching accurate answers about the paragraphs for each of the current research hypotheses.
3. Years of experience for the individuals in the research sample. The largest percentage for a group over 15 years was 48%, and 30% for the group from 11-15 years. Either the lowest category was for a category 5-10 years at 22%, which indicates accumulated experience in the work At the bank for the individuals of the research sample.

The Statistical Packages for Social Science - SPSS16 has also been applied. The following statistical methods have been used:

1. The mean is attributed to the maximum value of the five-degree Likert scale, as the study is acceptable if it has a ratio higher than 60%, that is, if the mean is more than three degrees of the scale area, the mean is one of the measures of central tendency and is used to represent a set of data with a value One is extracted by calculating the sum of the values divided by their number, as well as using percentages and standard deviation which is one of the scattering scales and aims to express the amount of dispersion of values from their arithmetic mean.
2. One-sample T-test, which aims to test the research hypotheses by inferring about the arithmetic mean of the statistical population and showing its statistical significance, and that the relationships between the study variables are real and not coincidental, as the calculated T is compared with the tabular T if Its calculated value is greater than its tabular value. The study is accepted and it can be generalised to the statistical population, given that this sample is representative of it.

Theoretical background

The Concept and Importance of Social Responsibility

The idea of social responsibility has advanced fundamentally after 1950, until it got apparent in the most recent decade, with the goal that business associations started to show their social obligations in a progressively genuine manner in dealing with their techniques and social reports for partners, just as featuring it through different names, for example, social responsibility, organisational ethics, and others. And the social responsibility of the organisation or the administration is seen as meaning that the administration has to take its decisions, whatever it takes must take into account the positive and negative effects of these decisions on all parties that work with it and deal with it and try hard to increase the effects of

Positive, in the interests of all parties, and not inconsistent with the goals of the organisation (Radiated & Zama, 2015: 114).

Thus, investing in various areas of social responsibility such as benevolent works has become a strategy, as it brings many benefits to the organisation, such as increasing sales or enhancing the image. (Margolis & Walsh, 2003: 269), and many studies conducted in different environments emphasise the importance of social responsibility, and from these studies, a study was conducted in the United States of America in the year 2006 where it showed that the amount of \$ 2.3 trillion out of \$ 24 trillion She had invested in companies that showed a high percentage in the Social Responsibility Scale (Heslina & Ochoa, 2008: 125).

On the intention of the consumer to purchase, the importance of social responsibility to business organisations can be illustrated by the following: (Peng & Wang, 2006: 27)

1. Improve the quality of life in society.
2. Improving political development based on increasing the level of social education at the individual and society levels.
3. Contributes to enhancing the image of the organisation in society and thus positive returns for it and its employees.

Dimensions and Elements of Social Responsibility

Many writers and researchers have endeavored to attempt to define the dimensions of social responsibility from different perspectives, and have different names for them. Pride & Ferrell pointed out four dimensions of social responsibility that can be illustrated through the following: (Pride & Ferrell, 2009: 92)

1. The economic dimension: From antiquity, organisations are represented in achieving profits and increasing return on investment for shareholders in the company, as well as their responsibility to provide appropriate work and protect workers from the dangers of work while ensuring their right to work, work.
2. The legal dimension: It is the organisation's commitment to the laws, legislations, and regulations enacted by states or society, which are considered as encouragement and commitment for these organisations to adopt responsible and acceptable behavior in their activities and outputs presented to society and not to result in any harm, and there is no doubt that the legal dimension in social responsibility It not only reflects the limits of the organisation's relationship with the customer but rather protects organisations from each other from unfair competition methods.
3. The ethical dimension: It is the acceptable marketing behavior raised by shareholders, the general community, investors, consumers, and industrial organisations themselves. Most of these concepts that are adopted are tantamount to laws or customs that marketers are committed

to in dealing with society, and on this basis, they have become The ethical aspects work in tandem with the legal aspects of the organisation.

1. Social responsibility towards employees: If the organisations pay attention to human capital, then it is necessary to provide them with the best because skilled workers at the national and global levels have become focused on the factor of social responsibility among other factors, and this has been proven empirically as more People like to work in an organisation that has good policies, and it has also been proven in the same context that people like to do business with the same organisations (Eweje & Bentley, 2006: 9).

2. Social responsibility towards customers: This segment of society is of great importance to all organisations without exception, and the social performance directed at this segment is to provide products at appropriate prices and qualities, to advertise them in all honesty and honesty, and to provide them with friendly and honest products in addition to providing clear instructions on using the product, And organisations' obligation to address post-sale damage and continuous product development (Peng & Wang, 2006: 27).

The Concept of Customer Trust

The idea of trust is one of the most significant components that lead to the formation of long haul associations with customers, particularly by keeping up the secrecy of data identified with them and a pledge to give the best, and the idea of trust is commonly shaped between the association and its customers through the accompanying: (Singh and Sirdeshmukh, 2000 : 151)

1. Efficiency and eligibility to provide the service.
2. Paying attention to both the customer's interest and the interest of the organisation alike in a way that reflects the social aspect to serve both parties without being at the expense of the other party.

One of the researchers believes that trust is a human characteristic that is essentially based on a person's evaluation of the characteristics of individuals, their motives and behaviors, and therefore trust varies from one person to another according to the values and criteria that each of them holds in his mind, and thus the concept of trust indicates that it is a feeling of security, which depends mainly on one's feeling Both parties state that the behavior of the party is clear to serve its benefit (Zenithal, 2016: 8).

Therefore, it can be said that the customer's trust is a pivotal element in the development of the organisation and its achievement of competitive advantage effectively and efficiently, and it means that the other party will fulfill its predetermined obligations, research that the organisation can provide products and services that are consistent with the needs and desires of the customer and agree with his expectations, and that the long-term trend in the relationships

between the deposits and the buyer depends on two factors, which are mutual dependence and the extent of trust in each other, and this determines the fluctuations in the investments made by each party in the relationship and the reputation of the organisation, so trust is the customer's belief that the service provider has good intentions towards him or his benefit (Saharan, 2003: 226).).

The Importance of Social Responsibility in Enhancing Customer Trust in the Banking Sector

If the organisation performs its social duties well, this matter will reflect positively on the customer's satisfaction and thus improve the customer's trust in the organisation, which ultimately leads to this organisation getting the customer's loyalty. Several studies have linked the perceived value of the clients to loyalty directly or indirectly. Whereby delivering distinct value to customers is a strategic tool for the organisation to create a competitive advantage and achieve success and excellence in the short and long term (Ford, et.al., 2015: 1168).

Some researchers believe that the social responsibility of the organisation can enhance the customer's trust through the commitment of this organisation to its duties and responsibilities towards the community that is part of it and that this matter will lead to achieving both attitude loyalty and behavioral loyalty, as attitude loyalty indicates the psychological attraction of the customer to a product or service Organisation and commitment to the brand, and for behavioral loyalty, it indicates that consumers repeat the purchase of a particular product, and despite that, recent studies indicate that the customer may want a specific brand, so the customer in a particular store may want the product and its brand, not the same organisation, so he buys the product from the nearest point of purchase has, and often refers to behavioral loyalty customer's intention to stay with the current service provider in the short term at least from the organisation (Loyola, 2014: 49).

Some researchers believe that no consideration should be given to what is going on in the customer's nervous system since behavior is the basis for judging the degree of trust for the brand, and that behavioral measures of trust give a clearer picture about the performance of the brand compared to what it provides about the data that gets Competitive researchers to have on them, and through these measures are key and sensitive inputs in calculating the value that the customer creates for the organisation during his stay with it, where there are many measures in marketing literature related to customer trust in the organisation and its products, which are as follows: (Peng & Wang, 2006: 27)

1. Market share: It is the ratio of the organisation's sales to total market sales.
2. Possibility of selection: It is the expected frequency of purchase in the future.

3. The share of purchases: It is the volume of purchase from a specific product to total purchases for the same product category.
4. Purchase rate based on time series: It is a measure that specialises in measuring the type and size of purchases during a specific period, which is often one fiscal year.

The Applied Side of the Research

The Results of the Study and Test of Hypotheses

During this paragraph, the results of the responses of the members of the research sample will be reviewed about studying the reality of social responsibility in Al-Rasheed Bank in addition to showing the impact of each dimension of social responsibility on the customer's trust in the bank the research sample, and the following is a presentation of the results of the research hypotheses test, as follows:

First: The results of the first sub-hypothesis test: which states (The bank's commitment to the dimension of economic responsibility helps to enhance customer trust). To answer this hypothesis, the researcher extracted the arithmetic averages and standard deviations, as shown in the following table:

Table 3: Arithmetic averages and standard deviations of the responses of the respondents for the first sub-hypothesis

standard deviation	Arithmetic mean	Paragraphs	No.
0.653	4.524	The bank works to achieve the highest possible amount of profit in legitimate ways, in a manner that helps in achieving the development and economic development of the country..	1
0.608	4.212	The bank seeks to achieve the highest level of performance so that it can improve operational and strategic performance, and thus improve the quality of service.	2
0.551	3.816	The bank works to provide advances, loans and financial facilities to help support projects that customers want to do.	3
0.595	4.122	The bank is keen on achieving competitive advantage in legitimate ways to provide distinguished service in terms of cost, quality, time and flexibility.	4
0.552	3.820	The bank aims to support the national economy as well as strive towards achieving social goals and objectives related to economic and social activities..	5

0.592	4.099	Overall average
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Source: Prepared by the researcher.

Table 4: *The results of (One) T-test for the first sub-hypothesis*

The confidence interval is 95% for the difference Arithmetic average		The difference in SMA	level indication	Degree Freedom	T value Calculated	deviation The normative	The average Arithmetic
Upper	Lower						
1.823	1.516	1.669	0.000	49	7.512	0.592	4.099

Source: prepared by the researcher.

Second: The results of the second sub-hypothesis test: to answer this hypothesis, the researcher extracted the arithmetic averages and standard deviations, as shown in the following table:

Table 5: Arithmetic averages and standard deviations of the responses of the respondents for the second sub-hypothesis sample

standard deviation	Arithmetic mean	Paragraphs	No.
0.629	4.327	The bank is obliged to do business that is consistent with local laws and regulations so that there is no violation of these regulations and laws to achieve special interests.	6
0.506	3.502	The bank emphasises the necessity for workers to abide by laws and instructions related to environmental security and safety as well as to maintain the confidentiality of customer data.	7
0.642	4.443	The bank bears all the damages that the customer may be exposed to while in the bank or any other effects as a result of the delay in providing the service.	8
0.493	3.412	The bank contributes to preserving the environment by applying all laws, regulations, and instructions for this purpose to serve the community..	9
0.699	4.639	The bank bears its full responsibilities towards all members of society so that there is no distinction between members of society based on gender, religion or others.	10
0.594	4.065	Overall average	

Source: Prepared by the researcher.

Table 6: The results of (One) T-test for the two sub-premise clauses

The confidence interval is 95% for the difference Arithmetic average		The difference in SMA	level indication	Degree Freedom	T value Calculated	deviation The normative	Average Arithmetic
Upper	Lower						
1.317	1.155	1.814	0.000	49	7.449	0.594	4.065

Source: Prepared by the researcher.

It is clear from the data of the above table that there is a statistical significance between the bank's commitment to the dimension of legal responsibility and the enhancement of customer trust, depending on the calculated value (T) of (7.449) which is a statistically significant value at the level of significance ($\alpha < 0.001$), and this indicates acceptance. The second hypothesis indicates that the bank's commitment to the dimension of legal liability can help in enhancing customer trust.

Third: The results of the test of the third sub-hypothesis: which states (The bank's commitment to the dimension of moral responsibility helps to enhance customer trust). To answer this hypothesis, the researcher extracted arithmetic averages and standard deviations, as shown in the following table:

Table 7: Arithmetic averages and standard deviations of respondents' responses to the subjects of the third sub-hypothesis

standard deviation	Arithmetic mean	Paragraphs	No
0.672	4.654	The bank performs its various activities in a manner consistent with the moral values of the society while respecting all the customs and traditions that society is bound by.	11
0.626	4.335	The bank assures employees to abide by the rules of ethical behavior that are compatible with the requirements of society and are in conformity with laws and regulations.	12
0.584	4.045	The bank respects the different social customs and traditions so that there is no conflict between the bank's different actions and these customs and traditions.	13
0.531	3.678	The bank promotes its business and services ethically so that it can win acceptance from all members of the community..	14

0.576	3.988	The bank works to provide equal work opportunities for all categories of society in a manner that is commensurate with the desired values, customs, and traditions in society.	15
0.598	4.140	Overall average	

Source: Prepared by the researcher.

It is clear from the above table that the paragraph (the bank accomplishes its various actions in a manner consistent with the moral values of society while respecting all customs and traditions to which that society is bound) has obtained an arithmetic mean (4,654) with a standard deviation (0.672), either paragraph (the bank confirms the workers to abide by With ethical behavior rules that are compatible with the requirements of society and are in conformity with the laws and instructions). I got an arithmetic mean (4.335) with a standard deviation (0.626), while the paragraph (the bank respects the different social customs and traditions, so that there is no conflict between the bank's different actions and these customs and traditions) It got a sense of the middle G (4.045) with a standard deviation (0.584), and with respect to the paragraph (the bank promotes its business and services ethically, so that it can meet acceptance from all members and denominations of the community). I got an intermediate calculation (3,688) with a standard deviation (0.531), either paragraph (The bank works to provide equal work opportunities for all groups of the community in a way that is commensurate with the desired values, customs and traditions in society. 0.598), this indicates acceptance of the hypothesis because it obtained an arithmetic mean that exceeds three degrees of the Likert scale the five grades, and to test this hypothesis, one sample T-test was used, and Table 8 could show the results of that.

Table 8: The results of (One) T-test for the three sub-premise clauses

The confidence interval is 95% for the difference Arithmetic average		The difference in SMA	level indication	Degree Freedom	T value Calculated	deviation The normative	Average Arithmetic
Upper	Lower						
0.988	0.786	0.887	0.000	49	7.587	0.598	4.140

Source: Prepared by the researcher.

It is clear from the data of the above table that there is an indication between the bank's commitment to the dimension of moral responsibility and the enhancement of customer trust by relying on the calculated value of (T) of (7.587) which is a statistically significant value at the level of significance ($\alpha < 0.001$), and this indicates acceptance of this hypothesis and indicates The bank's commitment to a dimension of ethical responsibility can help boost customer trust.

Fourth: The results of the fourth sub-hypothesis test: which states (The bank’s commitment to the dimension of humanitarian responsibility helps to enhance customer trust). To answer this hypothesis, the researcher extracted the arithmetic averages and standard deviations, as shown in the following table:

Table 9: Arithmetic averages and standard deviations of the responses of the respondents for the fourth sub-hypothesis sample

standard deviation	Arithmetic mean	Paragraphs	No.
0.596	4.124	The bank works to encourage employees to engage in voluntary activities to serve the local community and to provide the best services..	16
0.537	3.722	The bank contributes to solving the problems that society suffers from and limiting the damages that can be suffered by it now and in the future.	17
0.443	3.004	The bank contributes to providing suitable job opportunities for people with special needs and working to provide assistance to the poor and needy members of society.	18
0.567	3.928	The bank provides gifts, grants and gifts as charitable works in order to support the local community in a way that helps in achieving social welfare.	19
0.551	3.816	The bank contributes to supporting the community infrastructure, such as contributing to building schools, building hospitals, building roads and supporting scientific centers.	20
0.539	3.719	Overall average	

Source: Prepared by the researcher.

It is clear from the above table that the paragraph (the bank is working to encourage employees to engage in voluntary activities for community service and work to provide the best services) has obtained an intermediate account (4.124) with a standard deviation (0.596), either paragraph (the bank contributes to solving problems that suffer Including the community and limiting the damages that can be suffered by it now and in the future) It got an arithmetic mean (3,722) with a standard deviation (0.537), while the paragraph (the bank contributes to providing suitable job opportunities for people with special needs and working to provide aid to the poor And the needy are members of society) I got a mean of (3.004) slope In standard (0.443), and for the paragraph (the bank provides gifts, grants and gifts as charitable works in order to support the local community in a way that helps in achieving social welfare), I got an

intermediate account (3.928) with a standard deviation (0.567), either paragraph (the bank contributes to support Community infrastructure, such as contributing to building schools, building hospitals, building roads and supporting scientific centers), has got an arithmetic mean (3,816) with a standard deviation (0.551), and accordingly, the general arithmetic mean for the variables of this hypothesis has reached (3,719) with a standard deviation (0.539), and this It indicates acceptance of the hypothesis because it obtained an arithmetic mean that exceeds three degrees of the Liker scale In other words, there is a positive relationship between the human responsibility dimension and the customer's trust, as the bank's commitment to the human responsibility dimension can help in enhancing customer trust, and to verify that the mathematical mean shown by respondents from the sample members to the paragraphs of this hypothesis is significantly greater than the mean of an instrument The measurement, although this difference is not due to chance, was used (T) test for one sample, and table (10) can show the results of that.

Table 10: The results of (One) T-test for the fourth sub-hypothesis

The confidence interval is 95% for the difference Arithmetic average		The difference in SMA	level indication	Degree Freedom	T value Calculated	deviation The normative	Average Arithmetic
Upper	Lower						
1.756	1.455	1.456	0.000	49	6.816	0.539	3.719

Source: Prepared by the researcher.

It is clear from the data of the above table that there is a statistical significance between the bank's commitment to the dimension of human responsibility and the enhancement of customer trust by relying on the calculated value (T) of (6.816) which is a statistically significant value at the level of significance ($\alpha < 0.001$), and this indicates acceptance of the fourth hypothesis It indicates that the bank's commitment to the dimension of humanitarian responsibility can help in enhancing customer trust.

Fifth: The results of testing the main hypothesis: which states (The bank's commitment to its social responsibilities can help in enhancing customer trust). To answer this hypothesis, the researcher extracted the averages and standard deviations, as shown in the following table:

Table 11: The arithmetic means and the standard deviation of the answers of the respondents for the main hypothesis

standard deviation	Arithmetic mean	Paragraphs	No
0.592	4.099	The bank's commitment to the dimension of economic responsibility helps to enhance customer trust.	1
0.594	4.065	The bank's commitment to the dimension of legal liability helps boost customer trust.	2
0.598	4.140	The bank's commitment to a dimension of ethical responsibility helps to enhance customer trust.	3
0.539	3.719	The bank's commitment to the dimension of humanitarian responsibility helps to enhance customer trust.	4
0.581	4.006	Overall average	

Source: Prepared by the researcher.

It is clear from the above table that the first sub-hypothesis (The bank's commitment to the economic responsibility dimension helps to enhance the customer's trust) has obtained an intermediate calculation (4.099) with a standard deviation (0.592), or the second sub-hypothesis (the bank's commitment to the legal responsibility dimension helps to enhance the customer trust) has got my account average (4.065) with a standard deviation (0.594), while the third sub-hypothesis (the bank's commitment to the dimension of moral responsibility helps to enhance the customer's trust), I got my account average (4.140) with a standard deviation (0.598), and for For the fourth hypothesis (The bank's commitment to the dimension of human responsibility helps in dear Customer Trust). I obtained an arithmetic mean (3.719) with a standard deviation (0.539), and accordingly, the general arithmetic mean for the main hypothesis variables reached (4.006) with a standard deviation (0.581), and this indicates the acceptance of the hypothesis because it got an arithmetic mean that exceeds three degrees From the five-degree Likert scale, and to verify that the arithmetic mean shown by respondents from the sample members for the paragraphs of this hypothesis is significantly greater than the mean of the measuring instrument, and that this difference is not due to chance, a test (T) was used for one sample, and Table No. (12)) Can explain the results of that.

Table 12: The results of (One) T-test for the main hypothesis paragraphs

The confidence interval is 95% for the difference Arithmetic average		The difference in SMA	level indication	Degree Freedom	T value Calculated	deviation The normative	Average Arithmetic
Upper	Lower						
1.885	1.762	1.824	0.000	49	7.342	0.581	4.006

Source: Prepared by the researcher.

It is clear from the data of the above table that there is a statistical significance between the bank's commitment to social responsibility and the enhancement of customer trust by relying on the calculated value (T) of (7.342) which is a statistically significant value at the level of significance ($\alpha < 0.001$), and this indicates acceptance of this hypothesis and indicates, However, the bank's commitment to social responsibility can help enhance customer trust, and the results confirmed the bank's commitment to the research sample with its social responsibilities, which was positively reflected in enhancing customer trust.

Conclusions and Recommendations

Conclusions

During this research, a set of conclusions were reached, as follows:

1. The Iraqi Banking Corporation has a role in assuming its social responsibility, as this institution cooperates greatly with its customers and considers this an aspect of the assumption of its social responsibility.
2. The Iraqi Banking Corporation is working to provide a social development responsibility towards the private sector, as there is a consensus between the developmental social responsibility of the Iraqi Banking Corporation and the goals and values of the Iraqi society in a way that benefits and benefits all parties.
3. The Iraqi Banking Corporation strengthens its competitive position among financial institutions through its social development responsibility towards society in general and customer service in particular.
4. The senior management of the Iraqi Banking Corporation has a role in promoting social responsibility, as social responsibility falls within the culture of the institution and in a manner that helps to enhance customer trust.
5. One of the challenges facing the Iraqi banking institution is the conditions of instability within the local environment in which it operates, which negatively affects the social responsibility of this institution.

Recommendations

Based on the conclusions reached, the research recommends the following:\

1. The need to diversify the social responsibility programs pursued by the Iraqi banking institutions, whether by contributing to building school classes or restoring houses devastated to partial destruction or the appropriate charitable projects that demonstrate social responsibility for the Iraqi banking institution.



2. Diversification of sectors to which the Iraqi Banking Corporation offers social responsibility, and not only limited to the private sector, to gain customer trust to the maximum extent possible.
3. Increase the Iraqi Banking Corporation for training courses and awareness programs that give its employees towards social responsibility and its importance to all parties, whether they are from inside or outside the institution.
4. The higher management's interest in social responsibility will increase its profits in the future, therefore it is necessary to take care of it more than the provision now in a manner that enhances the customer's trust in the bank.
5. Working to keep pace with recent developments as well as working to meet the requirements of customers and society in general in a manner that achieves the social goals of the bank, and at the same time achieving the goals of society in general and the customer, in particular, to gain his trust in the best way.



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